



UNCOMMONLY INDEPENDENT

COVID-19 questions and answers for U.S. employers:

Industry-specific questions

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Please note: The spread of the coronavirus (COVID-19) is a quickly changing situation. For the most up-to-date information and resources, visit the Centers for Disease Control and Prevention's National Institute for Occupational Safety and Health (NIOSH). The CDC should be your primary source for emergency preparedness and response to the coronavirus. The below information is designed to guide businesses to known, credible online resources covering the coronavirus and does not constitute medical advice.

Employers with offices outside the U.S. should review their statutory obligations for reporting suspected cases and paid time off policies with employment counsel to ensure compliance with local and national legislation.

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Real estate

We manage large apartment buildings. Can you give an overview of the communication plan if a renter in the building becomes infected? What is the plan with our employees and what about others living in the building?

As with all situations, follow CDC guidelines. The situation described would be best managed by activating your organization's crisis management plan. If you do not have a crisis plan, we recommend identifying a crisis communications firm to assist with developing the plan.

We are in the real estate business. Part of our portfolio includes a concert venue. Some performers are canceling their events due to the virus. Are you seeing this, and are there any insurance triggers or implications we should be considering? ¹

For recommendations on closing venues or canceling events, refer to the CDC's published recommendations. [CDC Interim Guidance: Get Your Mass Gatherings or Large Community Events Ready](#)

Currently the CDC does not specifically call or mandate for events to be canceled. If the client or organizers want specific guidance due to their geographic location and/or population being served, they should contact their local public health department for risk assessments and guidance.

Public health contacts can be found at [CDC state & territorial health department websites](#).

In terms of liabilities, one consideration is specific to whether tickets have already been sold. Any cancellation would likely result in a requirement for refunding the tickets. Further discussions are in process on this topic.

Healthcare

Is there guidance for healthcare providers?

The Centers for Medicare and Medicaid (CMS) requires all providers in their program to have a complete disaster program, including pandemic preparedness. Additionally, infection-control procedures have been enhanced to prevent the transmission of pathogens to patients and to improve safety for healthcare workers. Other coronavirus resources for healthcare providers:

- [What Healthcare Personnel Should Know](#)
- [OSHA COVID-19 website](#)
- [Interim Infection Prevention and Control Recommendations for Patients with Confirmed COVID-19 or Persons Under Investigation for COVID-19 in a Healthcare Setting](#)

¹ Lockton Associates, CDC

- Interim U.S. Guidance for Risk Assessment and Public Health Management of Healthcare Personnel with Potential Exposure in a Healthcare Setting to Patients with Coronavirus Disease (COVID-19)
- The Society for Post-Acute and Long-Term Care Medicine: <https://paltc.org/COVID-19>
- American Hospital Association: <https://www.aha.org/2020-01-22-updates-and-resources-novel-coronavirus-2019-cov>
- Association for the Health Care Environment: <https://www.ahe.org/novel-coronavirus-evs-advisory>

State and local health departments are updated continuously. The California Department of Public Health has been featured on news channels:
<https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Immunization/ncov2019.aspx>

San Diego county is one of the models for the rest of county, as they deal with many pathogens coming over the border and through the ports:
<https://www.sandiegocounty.gov/coronavirus/>

For all employers, the CDC website offers useful literature and posters:
<https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html>

Under OSHA, our company is expected to provide surgical masks (we have customer-facing employees). CDC says masks are not recommended. Please clarify if we should follow CDC guidelines or OSHA regulations.

We recommend you follow the requirements set forth by OSHA.

In my workplace, we are in constant, close physical contact with patients all day. Given the shortage of personal protective equipment (PPE), if we are unable to provide staff with the necessary personal protective equipment to stay safe, what do you suggest we do?

The CDC has developed guidelines related to the use and potential shortage of PPE. We recommend you follow their stated guidance:

<https://www.cdc.gov/coronavirus/2019-ncov/hcp/healthcare-supply-ppe.html>

In addition to protecting employees, PPE may also be required by OSHA for your situation.

Would outpatient or urgent care facilities be considered under the consideration of hospital funding?

We understand that outpatient and urgent care centers may be eligible for some additional resources. However, the determinations are fact-specific, and you are encouraged to seek additional assistance from your tax and financial advisors.

Long-term care facilities

Are there specific preparedness guidelines for this industry?

The CDC has provided specific guidance: Preparing for COVID-19: Long-Term Care Facilities and Nursing Homes. There is also a checklist developed for preparedness.

Included in this guidance are the below guidelines:

If COVID-19 is suspected, based on evaluation of the resident or prevalence of COVID-19 in the community:

- Residents with known or suspected COVID-19 do not need to be placed into an airborne infection isolation room (AIIR) but should ideally be placed in a private room with their own bathroom.
- Room sharing might be necessary if there are multiple residents with known or suspected COVID-19 in the facility. As roommates of symptomatic residents might already be exposed, it is generally not recommended to separate them in this scenario. Public health authorities can assist with decisions about resident placement.
- Facilities should notify the health department immediately and follow the Interim Infection Prevention and Control Recommendations for Patients with COVID-19 or Persons Under Investigation for COVID-19 in Healthcare Settings, which includes detailed information regarding recommended PPE. The interim guidance is based on what is currently known about the transmission and severity of the coronavirus.

CDC state & territorial health department websites

Schools/child care

Is there guidance for school systems and child care centers?

The interim guidance is based on what is currently known about the transmission and severity of the coronavirus. Schools can play an important role in the effort to prevent the introduction and spread of the virus into U.S. communities. Schools should collaborate with local health departments to take steps to disseminate information about the spread of the disease and potential transmission within the school community. Below are links to find your local and state public health departments:

- Local health department link: <https://www.naccho.org/membership/lhd-directory>
- State health department (after hours) links: <https://www.cste.org/page/EpiOnCall>

The CDC provides guidance to help administrators of public and private child care programs and K-12 schools. This guidance is intended for administrators at both the school or facility and at the district level. It describes the role of schools in responding to the coronavirus, including guidance on how to establish procedures for students and staff who are sick at school, routine environmental cleaning, and how to create a communications plan. The CDC also provides posters with messages for staff and children.

Additionally, multiple federal agencies have developed resources related to school planning principles and a six-step process for creating plans to build and continually foster safe and healthy school communities. Key resources include guidance on developing high-quality school emergency operations plans, and a companion guide on the role of school districts in developing high-quality school emergency operations plans.

There are general CDC fact sheets to help staff and students' families understand the coronavirus and steps to take to protect themselves.

- What you need to know about coronavirus disease 2019
- Stop the spread of germs: Help prevent the spread of respiratory viruses like COVID-19

Food service

My company manufactures food and ingredients for human consumption. Is there any concern the virus can be spread through raw ingredients, such as fruits and vegetables?

Via a COVID-19 Q&A document, the CDC replied to a similar question with the following:

<https://www.cdc.gov/coronavirus/2019-ncov/faq.html>

"Coronaviruses are generally thought to be spread from person-to-person through respiratory droplets. Currently there is no evidence to support transmission of COVID-19 associated with food. Before preparing or eating food it is important to always wash your hands with soap and water for 20 seconds for general food safety. Throughout the day wash your hands after blowing your nose, coughing or sneezing, or going to the bathroom.

It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads.

In general, because of poor survivability of these coronaviruses on surfaces, there is likely very low risk of spread from food products or packaging that are shipped over a period of days or weeks at ambient, refrigerated, or frozen temperatures.

Learn what is known about the spread of COVID-19."

Are there different recommendations between our restaurant and manufacturing operations?

There may be different recommendations between the two operations. For example, a restaurant operation will have direct interactions with customers and possibly the general public. A proactive plan reducing the potential exposure of the coronavirus should be enacted for the protection of all of these individuals. We would ask that you contact your local Lockton service team so that your specific situation can be reviewed.

How will business interruption insurance cover restaurants that may need to close?

Property policies for restaurants may require that *physical damage to their property* be present to trigger coverage for potential losses involving civil authority and business interruption. The policy may also include "contamination" exclusions that could also

further restrict or exclude coverage. An individual review of the restaurant's specific policies forms will be crucial to properly evaluate potential coverage application.

Construction

How do we create a preparedness plan for the coronavirus at construction job sites?

Any preparedness plan should be evaluated and established based upon an entities' unique situation. The CDC has various guidelines business can follow as they evaluate their own exposure situations:

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Lockton and FDI Consulting have also partnered to create a document on business continuity planning. This document is a good source of initial information:

https://s3-us-west-2.amazonaws.com/lockton-corporate-website/Compliance-Alerts/Coronavirus_Continuity_GUIDE.pdf

Construction personnel may not be able to work 6 feet from each other in compliance with social distancing, so employers should put additional mitigation actions in place such as,

- Provide OSHA required masks.
- Request workers wear face coverings when socializing.
- Provide individual sanitizer to wear on belt loop and educate on when to use.
- Develop cleaning and disinfecting policies for shared equipment. Post a laminated instruction card and supplies in equipment.
- Ask employees to social distance during breaks and lunch.

Please contact your local Lockton team to discuss the potential use of these preparedness plans.